

Fraud Reduction Tips

- Guard Personal Data
- Guard Credit cards and Credit Reporting
 - Guard Passwords and PINS
- Guard Internet/Computer Communications
 - Responsible Information Handling

Personal data at home

- Use a cross-cut shredder on mail containing personal information prior to discarding
- Seek secure mail delivery/storage – set up a Post Office box
- Lock away personal information/cards/checks
- Be aware of shoulder surfing - others standing around you when using your pin #
- Remove name from marketing lists:
 - 888 567 8688
- Sign up for DO NOT CALL REGISTRY
 - www.donotcall.gov, 888 382 1222
- When ordering new checks, have them sent to your bank and pick them up there
- Take credit card receipts after purchases
- Beware of scams – verify/confirm prior to giving your info or money- scams occur via phone, internet, & mail. If it sounds too good to be true, it most likely is!
- REVIEW YOUR CREDIT REPORT – Available on-line / at your bank

Personal data in the workplace

- Adopt a privacy policy
- Appoint an administrator
- Secure personal data in locked/limited access files
- Cross-cut shred, "wipe" electronic files
- Spot check walk-throughs
- Set security limits: need/right to know
- Screen employees

What to do if you are a victim of fraud

- Make a Police Report
- Contact the Credit Bureaus – Credit Freeze at Equifax, Experian, TransUnion (see below)
- Contact Credit Accounts – credit cards
- Contact your Bank
- Contact Social Security Administration
- Contact Legal help if necessary

Resource Numbers:

EQUIFAX	800 290 8749 - www.equifax.com
EXPERIAN	888 397 3742 - www.experian.com
TRANSUNION	800 680 7289 - www.Transunion.com
RPD Financial Crimes	775 334 2107